

## Frequently Asked Questions

### Form 1095-C Employer-Provided Health Insurance Offer and Coverage

**1. What is Form 1095-C?**

[Form 1095-C](#) is required by the federal Affordable Care Act (ACA). The ACA requires large employers to report to the IRS on the health coverage, if any, offered to their full-time employees. Form 1095-C provides both you and the IRS information about the health insurance coverage offered to you and, if applicable, your family.

**2. Why am I receiving a Form 1095-C?**

The state will mail you a [Form 1095-C](#) if you were full-time or received health coverage through your state employment at any point during the tax year. You may receive multiple Form 1095-Cs if you worked for multiple large employers during the tax year.

**3. What should I do with Form 1095-C?**

Keep this form with your tax documents. You may need to submit information from the form(s) as a part of your personal income tax filing.

**4. How will I get my Form 1095-C?**

You will be mailed a Form 1095-C if you were full-time or received health coverage through your state employment at any point during the tax year.

Please be sure your current mailing address is in [Self Service](#). You can change or view your address in Self Service by clicking on My Personal Information, and then Home and Mailing Address, or submit your new address to your HR/Payroll office. Contact your HR office if you need help accessing Self Service.

**5. When will I get my Form 1095-C?**

We will mail the Form reporting on your coverage for 2015 by March 31, 2016. Thereafter, each year the Form will be provided by January 31<sup>st</sup> (or the next business day if January 31<sup>st</sup> falls on a Saturday, Sunday, or legal holiday).

**6. Do I need my Form 1095-C to complete my personal income taxes?**

The IRS has posted information on their website that states the 1095-C may assist individuals in preparing a return but that they are not required. Individuals may file their returns as they normally would. For more information see the IRS [FAQs](#).

**7. How will I get my Form 1095-C if I work for an employer that is not a state agency?**

Employees of entities that are not a state agency but participate in the state's employee insurance program (also known as IBUs) will receive their Form 1095-C from their employer. The 1095 reporting regulations require employers to provide the form to their employees and do not allow

for MMB to report for non-state agencies. Contact your HR/Payroll office to find out when and how they will distribute the Form 1095-C to their employees.

**8. Will my covered spouse and/or dependents receive their own Form 1095-C?**

No. Only you will receive the Form 1095-C. We will not provide a separate form to others covered on your plan, even those who do not reside with you. As the recipient of the form, you should provide a copy to any of these individuals if they request it for their records.

**9. Is Form 1095-C available electronically in Self Service?**

No, not for 2015. In future years we expect it to be available electronically.

**10. Where can I get a replacement form?**

Contact SEGIP at 651-355-0100 or [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). Include your name, employee ID number, a phone number or email address where you can be reached, confirm your mailing address, and state that you want a replacement Form 1095-C. You will be mailed a replacement.

**11. What if I did not receive a form?**

If you were not full-time or did not receive health coverage through SEGIP at any point during the tax year you will not receive a Form 1095-C. You will receive a form only if you were offered coverage or were full-time during any month of the year. If you did not receive a form, and believe that you should have, contact SEGIP at 651-355-0100 or [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). Include your name, employee ID, a phone number or email address where you can be reached, and explain why you think you should receive a form. Please remember, that forms will not be mailed until the last week of March, 2016.

**12. Who else receives a copy of my Form 1095-C?**

A copy of your form will be sent to the IRS as required by law.

**13. What should I do if I think the form I received has an error?**

You may want to review information about IRS [Form 1095-C](#), [Form 8965](#) Health Coverage Exemptions (and figuring your shared responsibility payment), and [Form 8962](#) Premium Tax Credit (PTC).

If you still think that there may be an error, contact SEGIP at 651-355-0100 or email at [segip.mmb@state.mn.us](mailto:segip.mmb@state.mn.us). We will need your name, employee ID number, confirmation of your mailing address, and a phone number or email address where you can be reached. Please explain what information you think is wrong and why. We will research the issue and contact you.

**14. Why doesn't the amount on Form 1095-C, line 15 match what I actually pay for the coverage?**

Line 15 displays the employee's share of the monthly premium for single coverage offered through SEGIP. This is required even if it does not match what you actually pay. For example, if you have family coverage the amount displayed on Line 15 will still be the employee share of the cost of single coverage and not the employee share of the cost of family coverage.

**15. Why isn't the COBRA offer on my form?**

Generally, an offer of COBRA continuation coverage due to termination of employment is not reported as an offer of coverage on Part II of Form 1095-C, unless you actually enrolled in the COBRA coverage.

If you were offered COBRA due to a reduction in hours you will still receive a form and the COBRA offer will be included.

**16. Will I receive a form if I am not an active employee?**

Yes. The regulations require the state to provide a form for everyone who receives coverage, even if they are not an active employee.

**17. If I am enrolled in Medicare will SEGIP send me a form?**

No. Age 65 and older retirees who are on Medicare will receive a form from Medicare. The state's coverage coordinates with Medicare and is not required to send a separate Form.

If you are an employee who is age 65 or older and enrolled in the state's active employee plan you will receive a form from SEGIP.

**18. Does the State's health coverage meet the federal definition of "minimum essential coverage?"**

Yes. The State offers a self-insured group health plan for employees, which meets the federal definition of [minimum essential coverage](#).

This is important because most individuals who do not have minimum essential coverage or an exemption for each month of the year will need to make a payment with their tax return.

**19. Is the State's health coverage "minimum value" according to the federal definition?**

Yes, the State's plan meets the [minimum value](#) standard. This means that it's designed to pay at least 60 percent of the total cost of medical services.

**20. Is the State's health coverage "affordable" under the federal definition?**

Yes. Coverage is considered [affordable](#) if the employee's cost for employee-only coverage does not exceed 9.66 percent of an employee's household income. The full employer contribution health coverage provided by the State meets this standard.

**21. Will I get a Form 1095-C for my dental coverage?**

No, you will not receive a form for stand-alone dental coverage.

**22. Where can I find more information about Form 1095-C?**

The [IRS website](#) provides information about these forms as well as the Form's [instructions](#).

**23. Will social security numbers (SSN) be included on this form?**

Yes. As required by law, your Form 1095-C will include SSNs. We will truncate the SSN (meaning the first five numbers will be displayed as an asterisk) on the form we send to you. By law, we are required to send the IRS a copy of your form that displays the full SSN for both you and any other individual included on your coverage.

**24. Are there other versions of this form?**

Yes, there are three versions:

- Form 1095-A is provided for coverage purchases through insurance exchanges such as MNsure.
- Form 1095-B is provided to enrollees by insurance providers such as insurance companies and by the public programs such as Medicaid, Medicare, and MinnesotaCare.
- Form 1095-C is completed by large employers and employers with self-insured health coverage.

You may receive one of these other forms if you were offered coverage through another entity.